



**HIGH RISK PREMIUM TABLE: RESIDENTIAL**

Premiums for ZONES A, AE, A1-30, AO, AH (Pre-FIRM)

These premiums are based on a single family, one floor, no basement building with a \$500 deductible.<sup>3</sup>  
 Your premium may be even lower if your community participates in the Community Rating System (CRS).<sup>4</sup>

Building & Contents		Building Only		Contents Only	
Coverage	Annual Premium <sup>1</sup>	Coverage	Annual Premium <sup>1</sup>	Coverage	Annual Premium <sup>2</sup>
\$ 35,000/10,000	\$ 509	\$ 35,000	\$ 403	\$ 10,000	\$ 145
50,000/15,000	686	50,000	528	15,000	201
75,000/20,000	887	75,000	676	20,000	256
100,000/30,000	1,143	100,000	825	30,000	367
125,000/40,000	1,399	125,000	974	40,000	479
150,000/50,000	1,653	150,000	1,122	50,000	590
250,000/100,000	2,766	250,000	1,701	100,000	1,148

<sup>1</sup>Includes a Federal Policy Fee of \$35.00 and ICC Premium.

<sup>2</sup>Includes a Federal Policy Fee of \$35.00 only.

<sup>3</sup>Higher deductible limits are available, up to \$5,000 for single-family properties.

<sup>4</sup>The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement cost coverage is available for single-family dwellings that are primary residences. They must be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the policy or manual for further explanation and requirements.